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FILED

DEC 19 2019 
UNITED STATES BANKRUPTCY COURT
SAN FRANCISCO, CA

Case # 19-30088

Honorable Dennis Montali
450 Golden Gate Avenue
Mail Box 36099
San Francisco, CA 94102

December 16, 2019

RE: PG&E BANKRUPTCY-INSURANCE COMPANIES PARTICIPATION CAMPFIRE PAYOUTS

Your Honor:

Being a Camp Fire victim, I was very thankful when many Homeowner Insurance Companies agreed to pay 75% to 100% of content insurance without inventory. I immediately received 75% without inventory.

I am aware of many homeowner's insurance companies now requiring a full content inventory to receive the final 25% of content coverage. I am sure you are aware of the agony and mental anguish of having to relive the total loss of everything my wife and I owned. My insurance company (the Hartford) advised the amount of insurance I should have in the event of a total loss. I accepted their advice and paid premiums for years never expecting a total loss but knowing I was covered should I lose my home and all possessions. I and others should receive 100% content payout without the brutal and heartlessness of a content inventory.

I humbly request that any Bankruptcy Court approved financial settlement be conditioned on insurance companies funding 100% coverage. It is my understanding the Court is currently reviewing tentative settlements that include 11 billion dollars to wildfire insurance claim holders and 13.5 billion dollars to wildlife victims to cover underinsured and uninsured losses along with injuries and emotional distress. Content Inventory, simply stated, is emotional distress.

If the 11 billion dollars to wildfire insurance claim holders is conditioned on a 100% full insurance payout to their insured there will be more funds available for the underinsured and uninsured. Compensation to insurance companies should only occur after they have fully satisfied the coverage they recommended and I paid for.

Sincerely,



Robert (Bob) Grimm
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